

## ABSTRACT

A method and system for determining the importance of each of the variables that contribute to the overall score of a model for predicting the profitability of an insurance policy. For each variable in the model, an importance is calculated based on the calculated slope and deviance of the predictive variable. Since the score is developed using complex mathematical calculations combining large numbers of parameters with predictive variables, it is often difficult to interpret from the mathematical formula for example, why some policyholders receive low scores while other receive high scores. Such clear communication and interpretation of insurance profitability scores is critical if they are used by the various interested insurance parties including policyholders, agents, underwriters, and regulators.

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